

For use by advisers in discussions with customers

# Aviva's shield of protection

Helping shield  
against life's  
uncertainties

 AVIVA



# Helping shield against life's uncertainties

Being unable to work due to injury or ill health, or being diagnosed with a serious illness, or even the death of a loved one, could result in a temporary or permanent change to your finances.

By putting protection in place, you can help safeguard against life's "what ifs?"

**“What if I can’t work?”**

**“What if I die?”**

**“What if I’m critically ill?”**

**“What if I need health and wellbeing support?”**

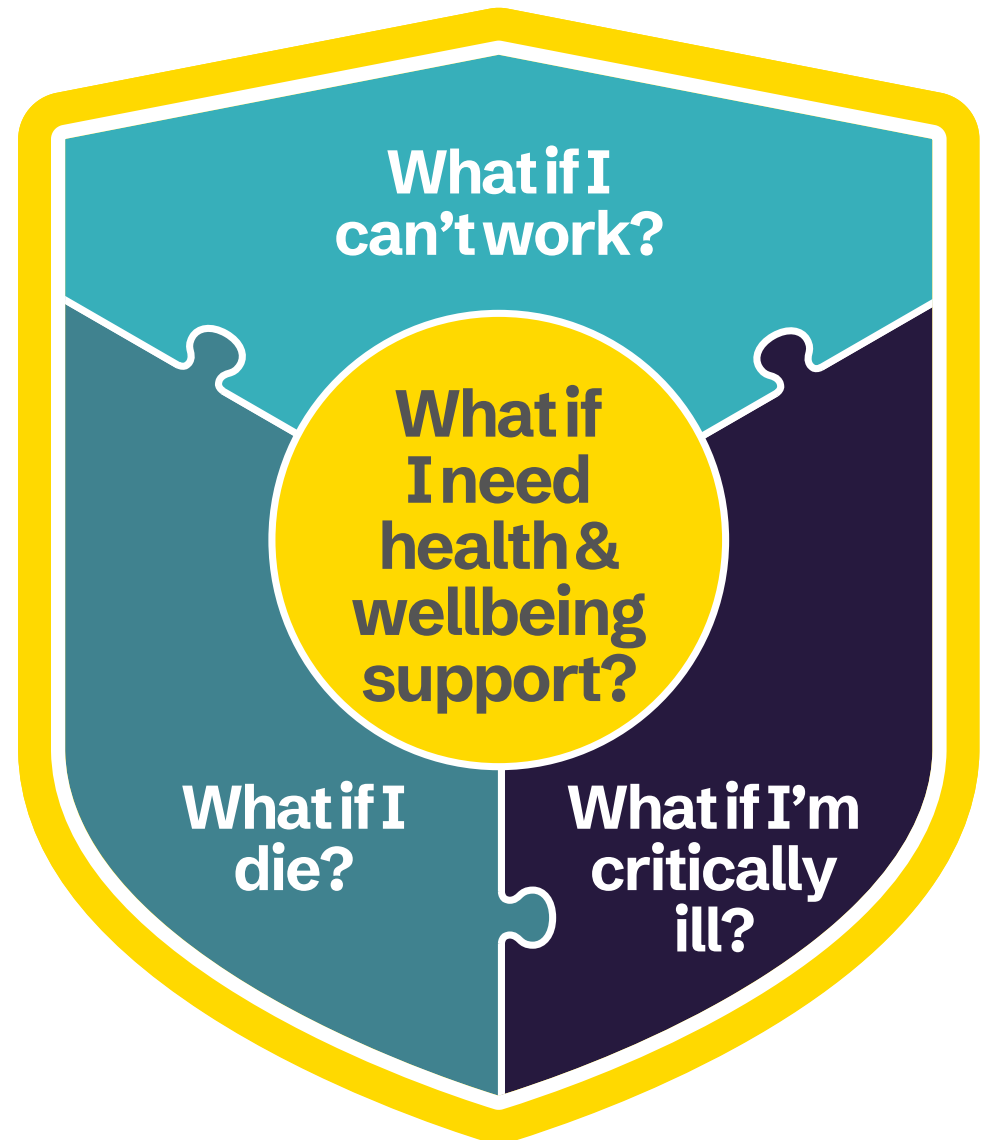
Knowing you’ve got a financial safety net in place to help protect the things that matter most in your life can help give you peace of mind.



## Find out more...

- ▶ What is protection
- ▶ More than just a roof over your head
- ▶ The shield checklist

Continued ▶



# Aviva's shield of protection

The financial impact of unexpected events in our lives can be significant. With our flexible protection options, you could get the cover you need to help protect the things that really matter.

**Please be aware that if you stop paying your premiums or cancel any Aviva protection policy, you'll no longer be covered and you won't get any money back.**

**We'll only make a payment if a successful claim is made.**

**These policies do not have a cash-in value at any time.**

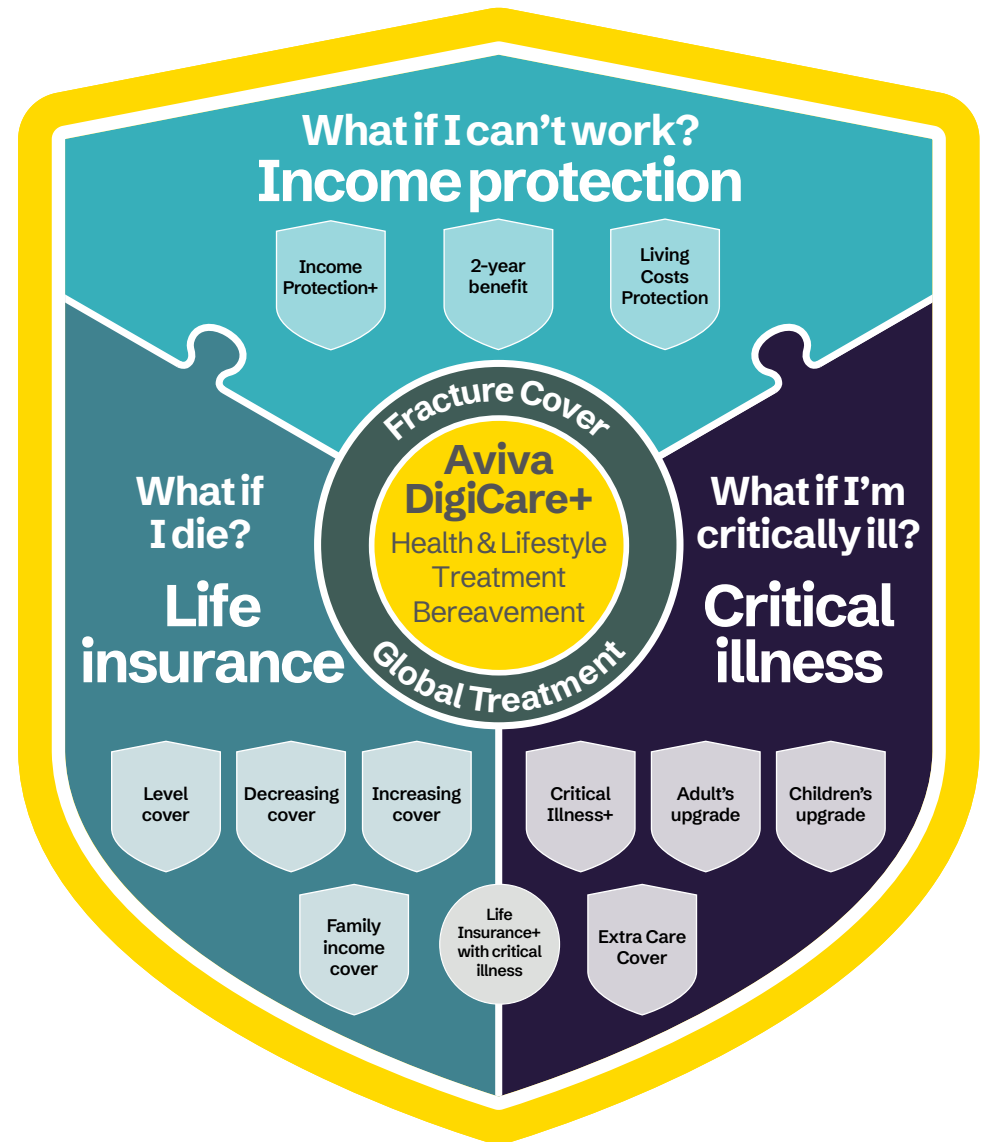
**Full details of what these products cover and how they work can be found in the Policy summaries and conditions, available from your adviser.**

In 2023, Aviva helped individual protection customers and their families by\*:



 **Find out more...**

 **Aviva's latest claims report**



# What if I can't work? Income protection cover

Protecting your income could help give you peace of mind should you be unable to work due to illness or injury. Income protection claims can last for months, years or in some cases decades. Knowing there'll still be money coming in if you can't work could be a huge relief for you and your loved ones.

This type of cover replaces a proportion of your earnings and can help you:

- ✓ maintain your lifestyle,
- ✓ keep up with your on-going financial commitments (mortgage, rent etc),
- ✓ avoid using all of your savings.

In 2023, we paid 92.5% of all income protection claims, paying out £53.5 million to 3,901 customers.\*

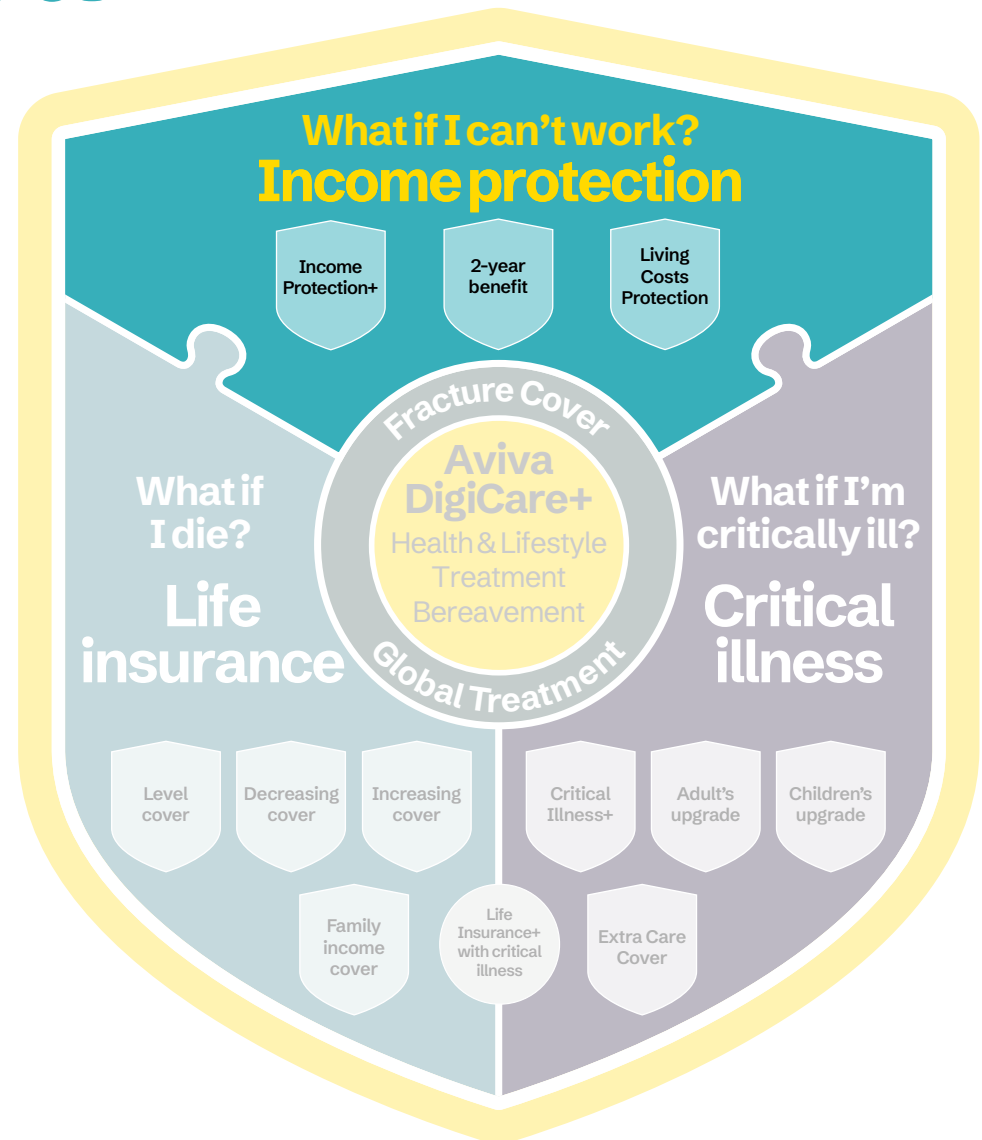
The three most common reasons for all customers in claim in 2023 were:

- Musculoskeletal 26.6%
- Mental health 23.9%
- Cancer 13.6%.



**Find out more about our income protection**

- 📖 **The difference income protection can make**
- ▶ **Mick's story**



# What if I can't work? Income Protection+ full benefit

With Income Protection+ you can choose from a range of deferred periods, including dual deferred options, that may align with your sick pay at work.

The deferred period is the amount of time you'll need to be incapacitated before your benefit is paid.

Additional benefits included on Income Protection+ are:

- ✓ Benefit guarantee
- ✓ Waiver of premium auto included
- ✓ Hospital benefit
- ✓ Trauma benefit
- ✓ Back to work benefit
- ✓ Physio benefit provided by IPRS Health (This benefit is non-contractual and can be changed or withdrawn at any time.)
- ✓ Life change benefit (increase cover at certain life events without further underwriting). This is only available if your original cover was accepted on standard terms.

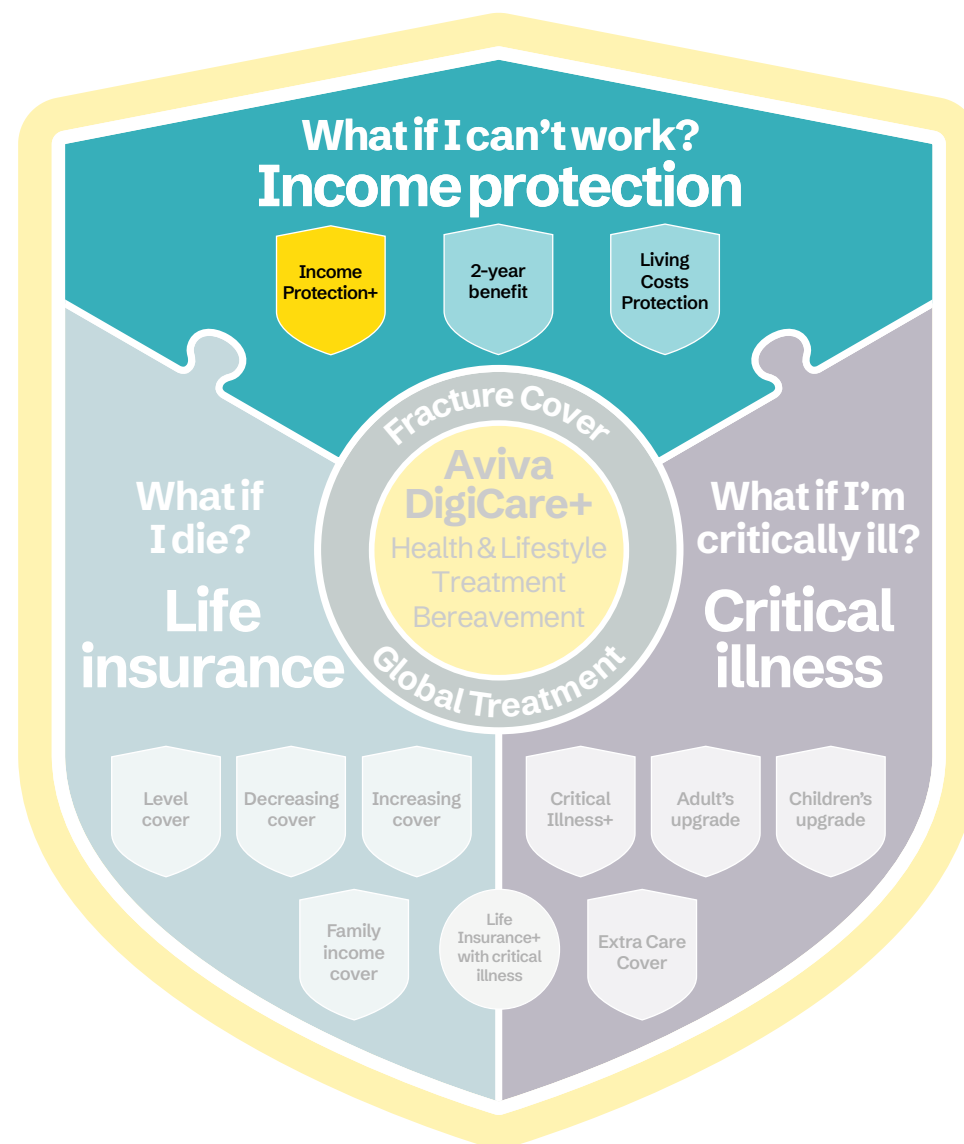
We offer special arrangement for NHS doctors, surgeons, nurses and midwives.

## Full benefit

Income Protection+ with full benefit pays the monthly benefit for as long as you are incapacitated and suffer a loss of earnings, for each successful claim.

- ✓ It can pay out until the end date of your policy.
- ✓ There is no limit to the number of claims that can be made, or the length of each claim.
- ✓ There will be a deferred period. You can choose the deferred period from 4 to 104 weeks.

You can find out more about our full term benefit Income Protection+ in our [policy summary](#).



# What if I can't work? Income Protection+ 2-year benefit

With Income Protection+ you can choose from a range of deferred periods, including dual deferred options, that may align with your sick pay at work.

The deferred period is the amount of time you'll need to be incapacitated before your benefit is paid.

Additional benefits included on Income Protection+ are:

- ✓ Benefit guarantee
- ✓ Waiver of premium auto included
- ✓ Hospital benefit
- ✓ Trauma benefit
- ✓ Back to work benefit
- ✓ Physio benefit provided by IPRS Health (This benefit is non-contractual and can be changed or withdrawn at any time.)
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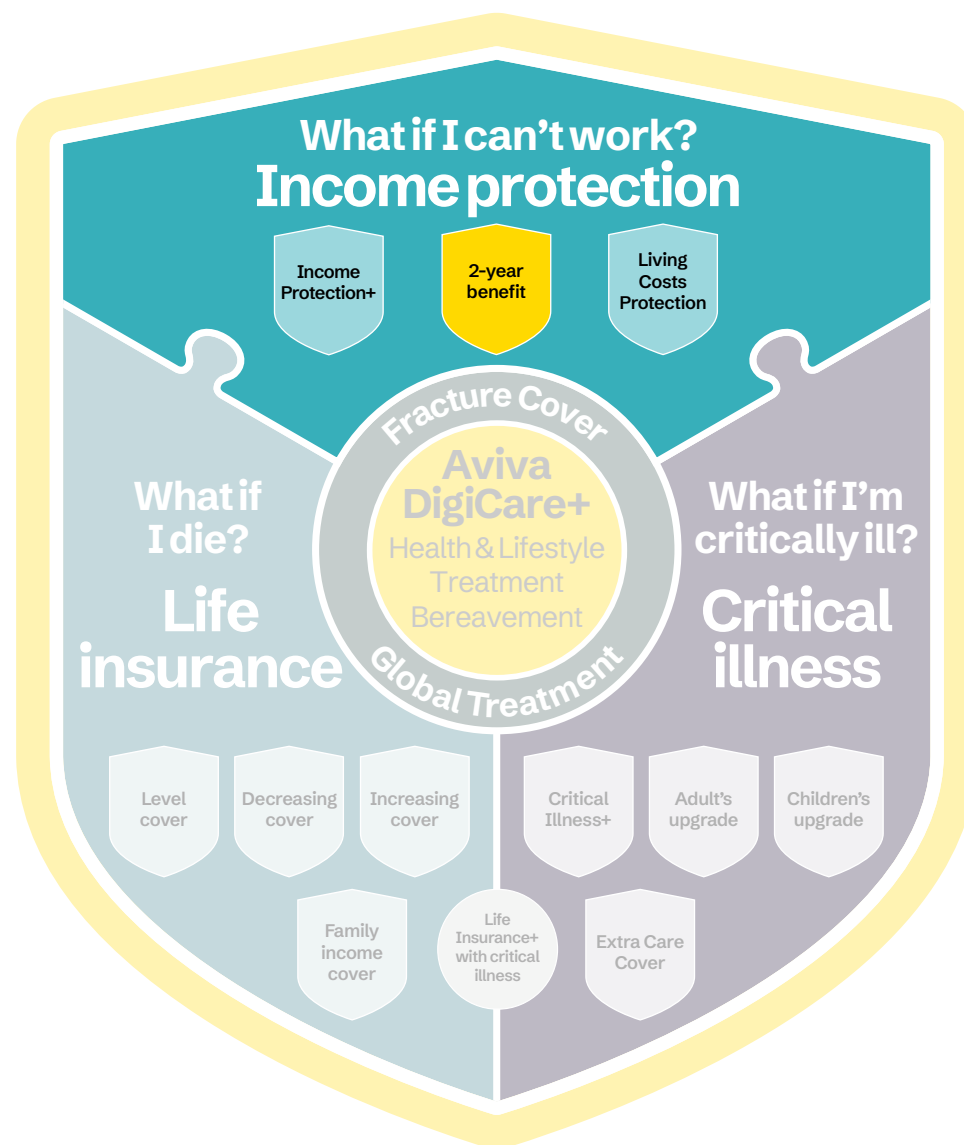
We offer special arrangement for NHS doctors, surgeons, nurses and midwives.

## 2-year benefit

Income Protection+ with 2-year benefit pays the benefit for a maximum of 24-months for each successful claim made, if you are incapacitated and suffer a loss of earnings while the cover is in force.

- ✓ There is no limit to the number of claims that can be made.
- ✓ There will be a deferred period. You can choose the deferred period from 4 to 104 weeks.

You can find out more about our 2-year benefit Income Protection+ in our [policy summary](#).



# What if I can't work? Living Costs Protection

## Living Costs Protection

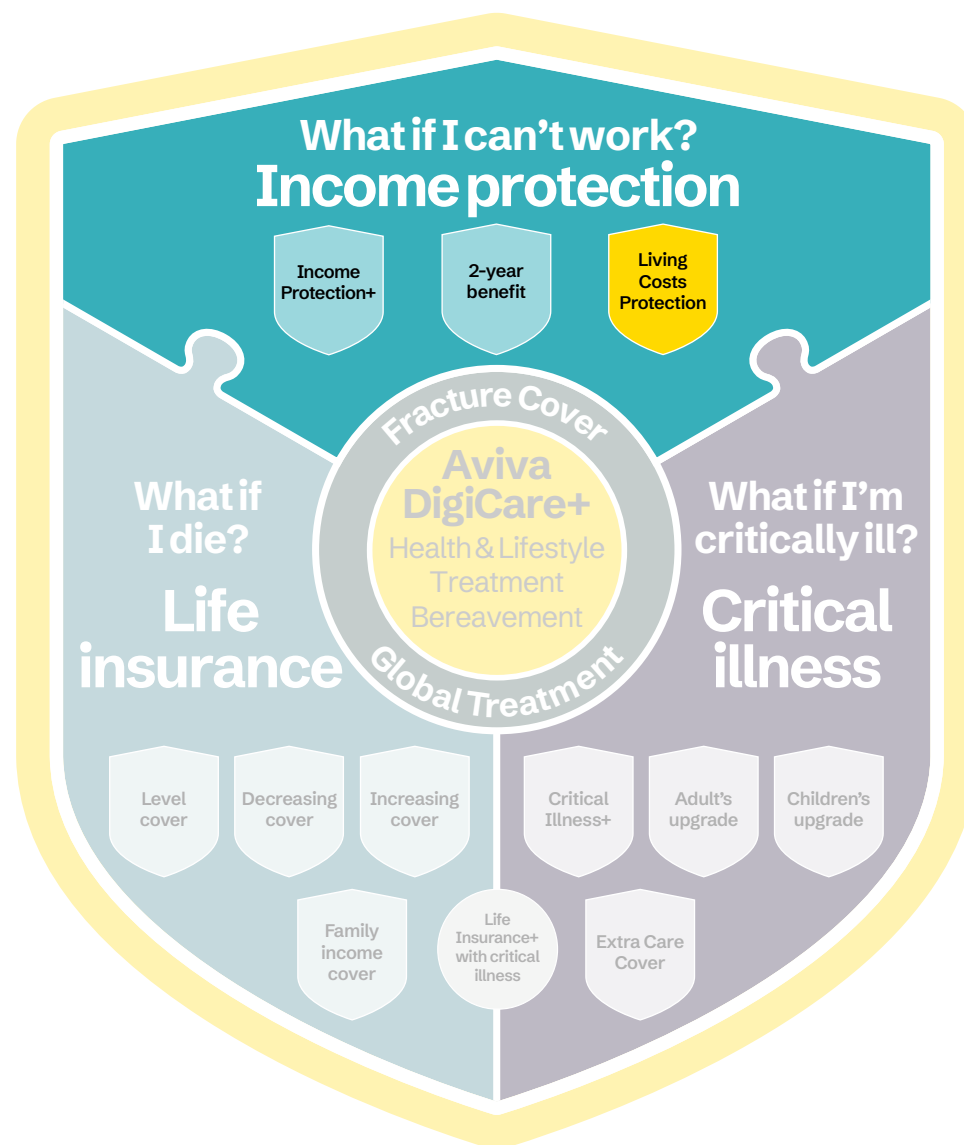
Our Living Costs Protection could help towards providing cover for your essential outgoings if you are unable to work due to illness or injury.

It pays out a fixed monthly amount, which you choose, for a limited period of up to 12 months each time you're incapacitated. Once you've gone back to work for at least 16 hours a week for six consecutive months, you can claim again for either the same or a different illness or injury.

Benefits included are:

- ✓ Evidence of earnings not required.
- ✓ A monthly benefit from £500 to £1,500 chosen by you.
- ✓ Deferred periods of 4, 8, 13 or 26 weeks. The deferred period is the amount of time you'll need to be incapacitated before your benefit is paid.
- ✓ Waiver of premium auto included.
- ✓ Life change benefit: increase cover at certain life events without further underwriting. This is only available if your original cover was accepted on standard terms.
- ✓ Back to work benefit.

You can find out more about our Living Costs Protection in our [policy summary](#)



# What if I'm critically ill? Critical illness cover

Having the right protection in place is the safety net that could help you focus on your health instead of your finances.

Critical illness cover gives you financial protection against certain illnesses and medical conditions of a specific severity.

This type of cover will provide you with a cash payment which can be used to help you and your family. For example, it could help you pay off your mortgage, pay for treatment to help you recover or pay your household bills.

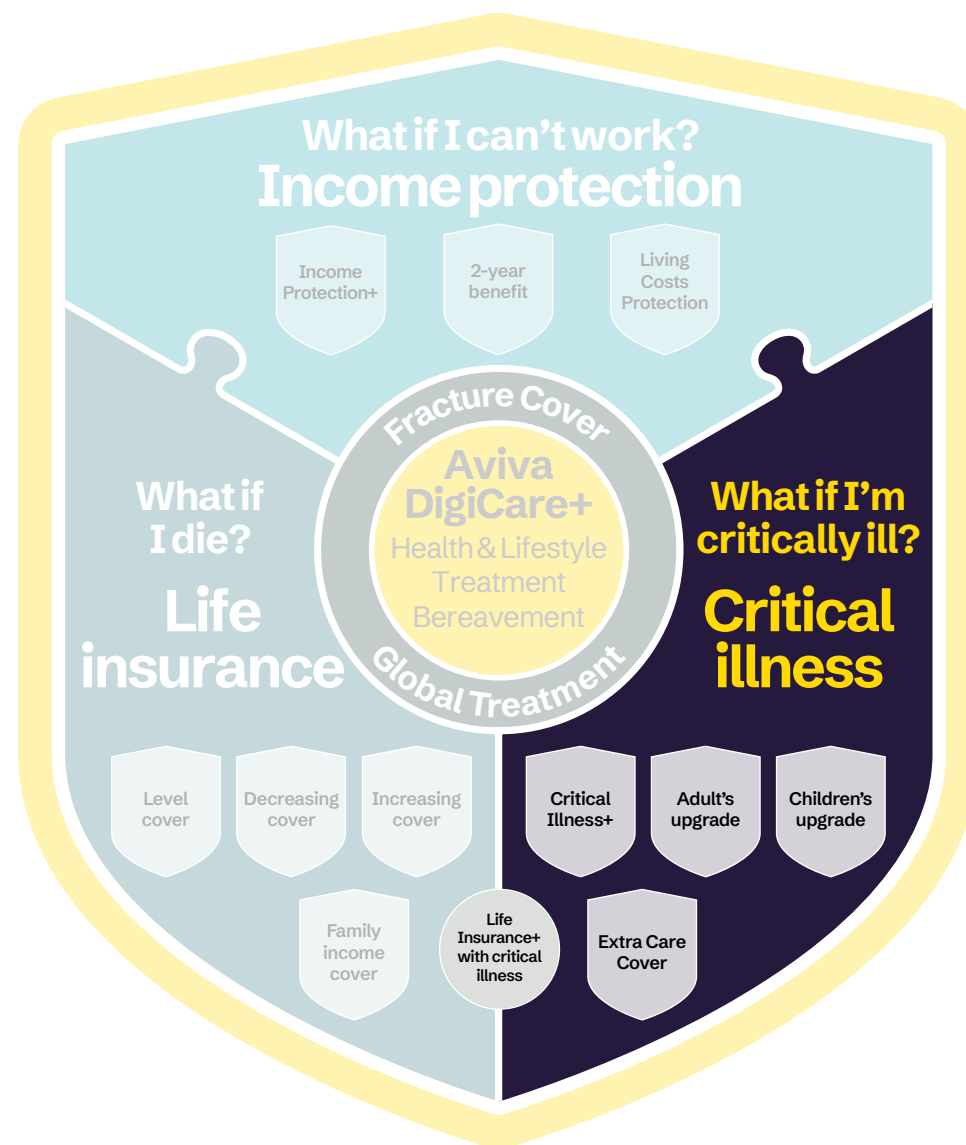
In 2023, we paid 91.6% of critical illness claims we received. Paying out £362 million to 5,048 customers with an average payout of £71,833.\*

The three most common causes of the claims paid in 2023 were:

- Cancer 58.4%
- Heart Attack 9.9%
- Stroke 7.5%

Critical illness can be taken on its own or alongside life cover where a claim on the main benefit will end the policy. This section looks at critical illness on its own.

You can find out more about [Life Insurance+ with critical illness here](#).



## Find out more about our critical illness cover

- 📄 **Our products**
- 📄 **Critical illness quick reference guide**
- ▶ **Emma's story**
- ▶ **Linda's story**
- ▶ **Iain's story**





# What if I'm critically ill? Critical Illness+

Critical Illness+ cover pays out if, during the policy term, you're diagnosed with one of our list of critical illnesses, and you survive for at least 10 days. Depending on the definition of the critical illness, we may pay:

- on diagnosis only,
- when the condition has progressed to a specified severity or
- when named treatments or surgeries are performed.

We only cover the critical illnesses we define in our policy and no others. On Critical Illness+ there is no death benefit.

## Automatically included benefits

You are covered for 33 full payment conditions. A payment under one of these will pay the full cover amount and end the policy.

## Additional payments

You are also covered for two additional payment conditions which pay out the lower of £25,000 or 25% of the cover amount. A claim on one of these does not deduct from the main cover amount.

## Children's benefit

Critical illness also includes valuable cover for your children between the ages of 30 days and 18 years (21 if in full time education). This pays out the lower of £25,000 or 50% of the cover amount

## Upgraded cover (additional cost)

At an extra cost you can upgrade your cover so you have some financial protection against even more critical illnesses and conditions.

By upgrading, you can add extra options to your cover, your children's cover, or both, for even more protection for you and your family.



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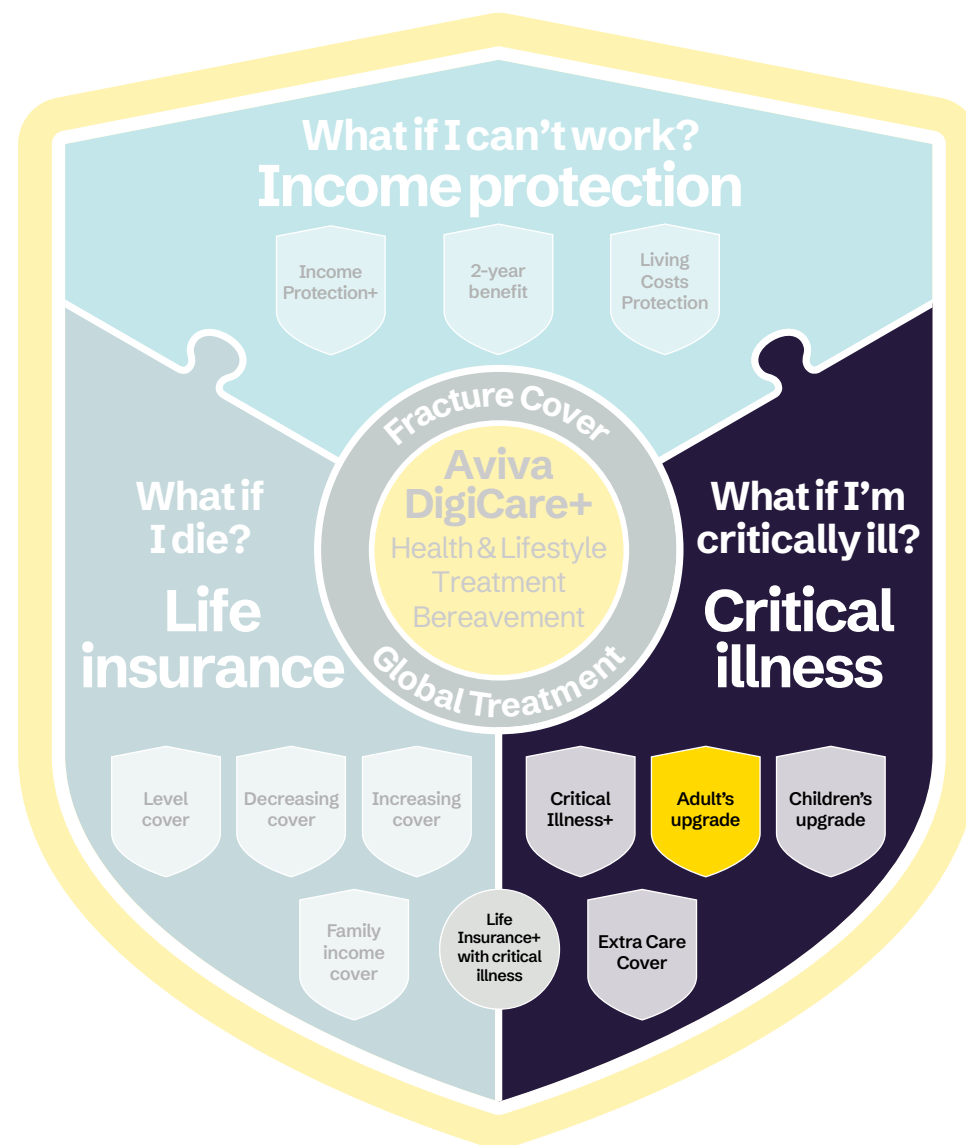
By upgrading, you can add extra options to your cover, your children's cover, or both, for even more protection for you and your family.

## Adult's upgrade

### Upgraded critical illness benefit - additional cost

If you choose upgraded critical illness benefit, you will also be covered for a further 15 full payment conditions as well as 24 more additional benefits. The additional benefits pay out the lower of £30,000 or the total cover amount if you have included this option. You will also receive extra benefits such as the hospital benefit and pregnancy complications cover.

You can find out more about what we cover in our upgraded critical illness benefit in our [product guide](#).



# What if I'm critically ill? Critical Illness+

Critical Illness+ cover pays out if, during the policy term, you're diagnosed with one of our list of critical illnesses, and you survive for at least 10 days. Depending on the definition of the critical illness, we may pay:

- on diagnosis only,
- when the condition has progressed to a specified severity or
- when named treatments or surgeries are performed.

We only cover the critical illnesses we define in our policy and no others. On Critical Illness+ there is no death benefit.

## Automatically included benefits

You are covered for 33 full payment conditions. A payment under one of these will pay the full cover amount and end the policy.

## Additional payments

You are also covered for two additional payment conditions which pay out the lower of £25,000 or 25% of the cover amount. A claim on one of these does not deduct from the main cover amount.

## Children's benefit

Critical illness also includes valuable cover for your children between the ages of 30 days and 18 years (21 if in full time education). This pays out the lower of £25,000 or 50% of the cover amount

## Upgraded cover (additional cost)

At an extra cost you can upgrade your cover so you have some financial protection against even more critical illnesses and conditions.

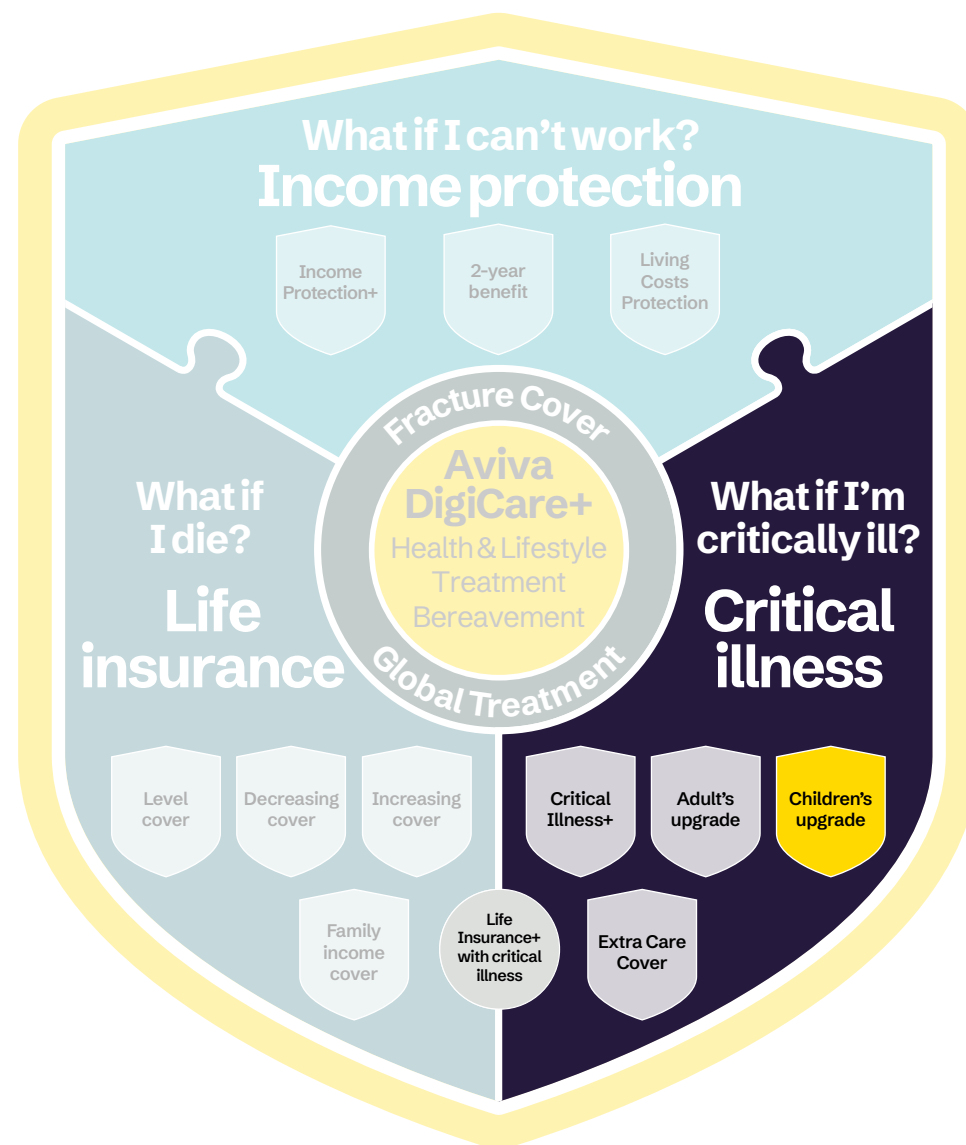
By upgrading, you can add extra options to your cover, your children's cover, or both, for even more protection for you and your family.

## Children's upgrade

### Upgraded critical illness benefit - additional cost

If you choose upgraded children's benefit, your child will also be covered for a further 20 conditions with 7 enhanced payments. These conditions are focused on what is more likely to affect children. This covers your children from birth to age 22. The cover amount is fixed at either £25,000 or £50,000 dependent on the condition and any payment does not affect the adult cover amount.

You can find out more about what we cover in our upgraded children's benefit in our [product guide](#).



# What if I'm critically ill? Critical Illness+

Critical Illness+ cover pays out if, during the policy term, you're diagnosed with one of our list of critical illnesses, and you survive for at least 10 days. Depending on the definition of the critical illness, we may pay:

- on diagnosis only,
- when the condition has progressed to a specified severity or
- when named treatments or surgeries are performed.

We only cover the critical illnesses we define in our policy and no others. On Critical Illness+ there is no death benefit.

## Automatically included benefits

You are covered for 33 full payment conditions. A payment under one of these will pay the full cover amount and end the policy.

## Additional payments

You are also covered for two additional payment conditions which pay out the lower of £25,000 or 25% of the cover amount. A claim on one of these does not deduct from the main cover amount.

## Children's benefit

Critical illness also includes valuable cover for your children between the ages of 30 days and 18 years (21 if in full time education). This pays out the lower of £25,000 or 50% of the cover amount

## Upgraded cover (additional cost)

At an extra cost you can upgrade your cover so you have some financial protection against even more critical illnesses and conditions.

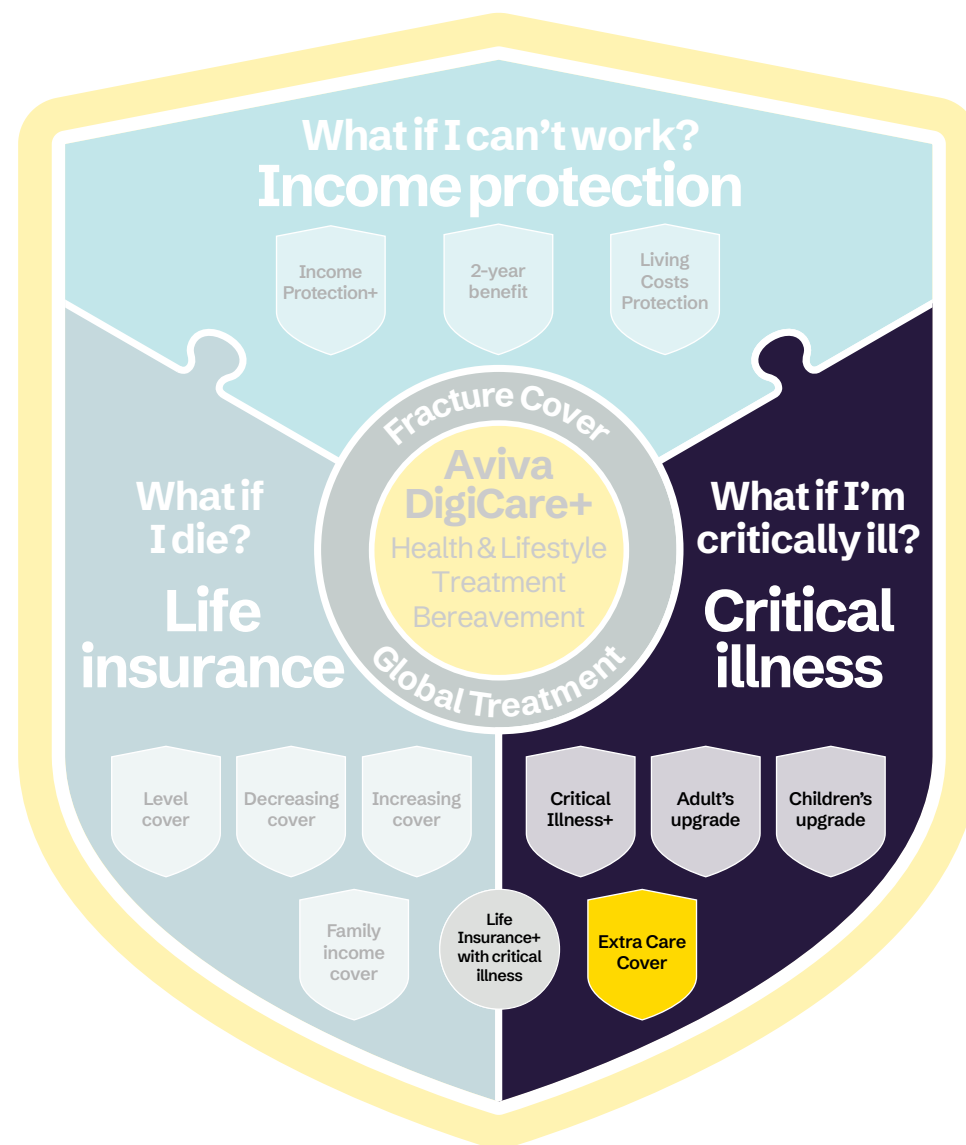
By upgrading, you can add extra options to your cover, your children's cover, or both, for even more protection for you and your family.

## Extra Care Cover - additional cost

Extra care cover is available as an optional add-on to our Critical Illness+ and Life Insurance+ with critical illness. It will pay out if a successful claim is made.

Extra care cover provides an additional £50,000 of cover where a critical illness has a prolonged, life changing impact.

You can find out more about Extra Care Cover and when it will pay out in our [product guide](#).



# What if I die? Life insurance

Death is often the last thing we would choose to talk about, or even think about.

Having life insurance could give your loved ones some financial security if the worst was to happen to you. A cash lump sum paid in the event of your death could help them pay off the mortgage or meet ongoing financial commitments.

In 2023 we paid out 99.3% of death and terminal illness claims we received. Paying out £761.7 million to 40,436 customers' families and estates, with an average payout of £18,837.\*

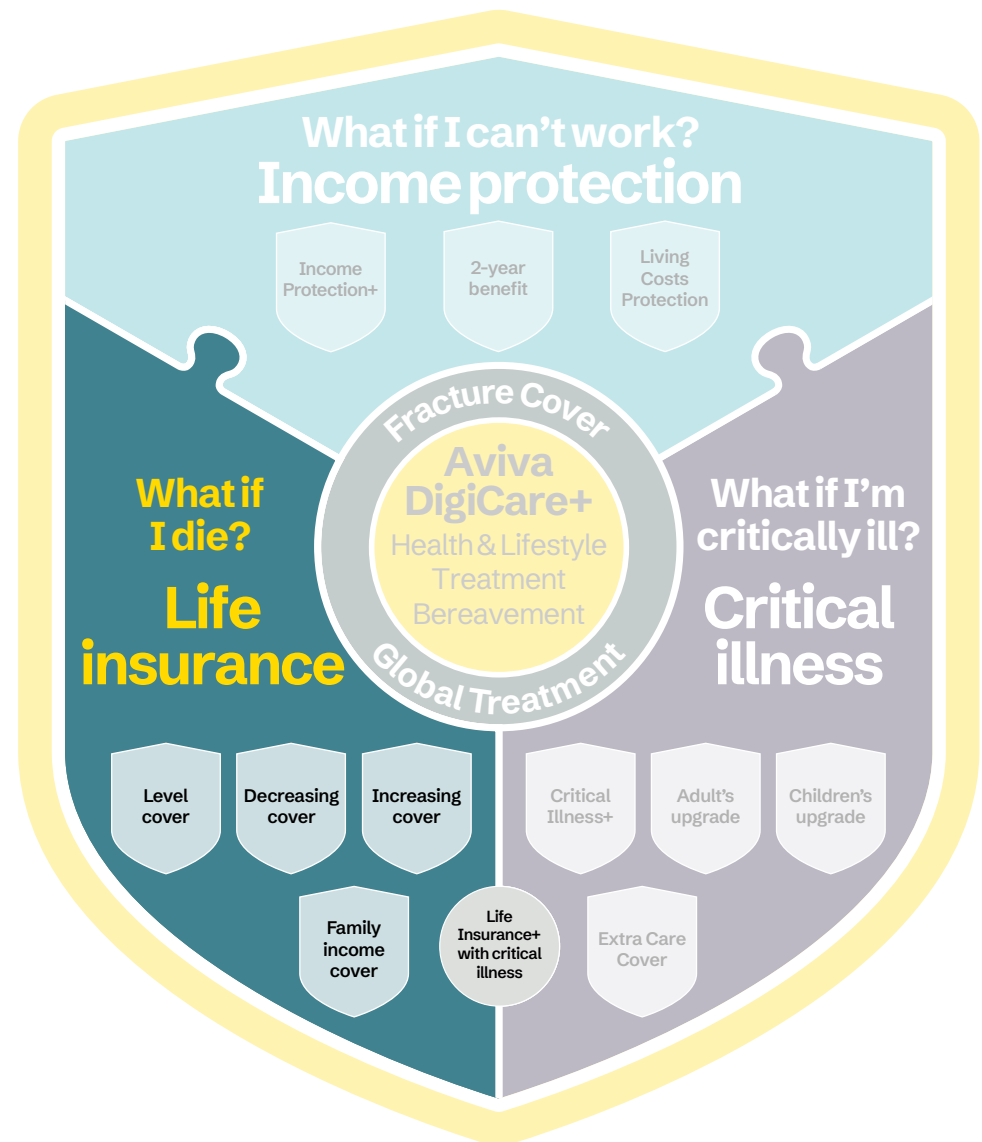
The three most common causes of life insurance claims paid were:

- Cancer 42.5%
- Cardiovascular 24.8%
- Respiratory 7.5%



**Find out more about our life insurance**

**Life Insurance+ policy summary**



# What if I die? Life Insurance+

Life Insurance+ could help protect you and your family financially by paying out a cash lump sum if you were to die during the policy term. Once we pay a full payment claim, the policy will end.

Our cover includes a range of benefits including:

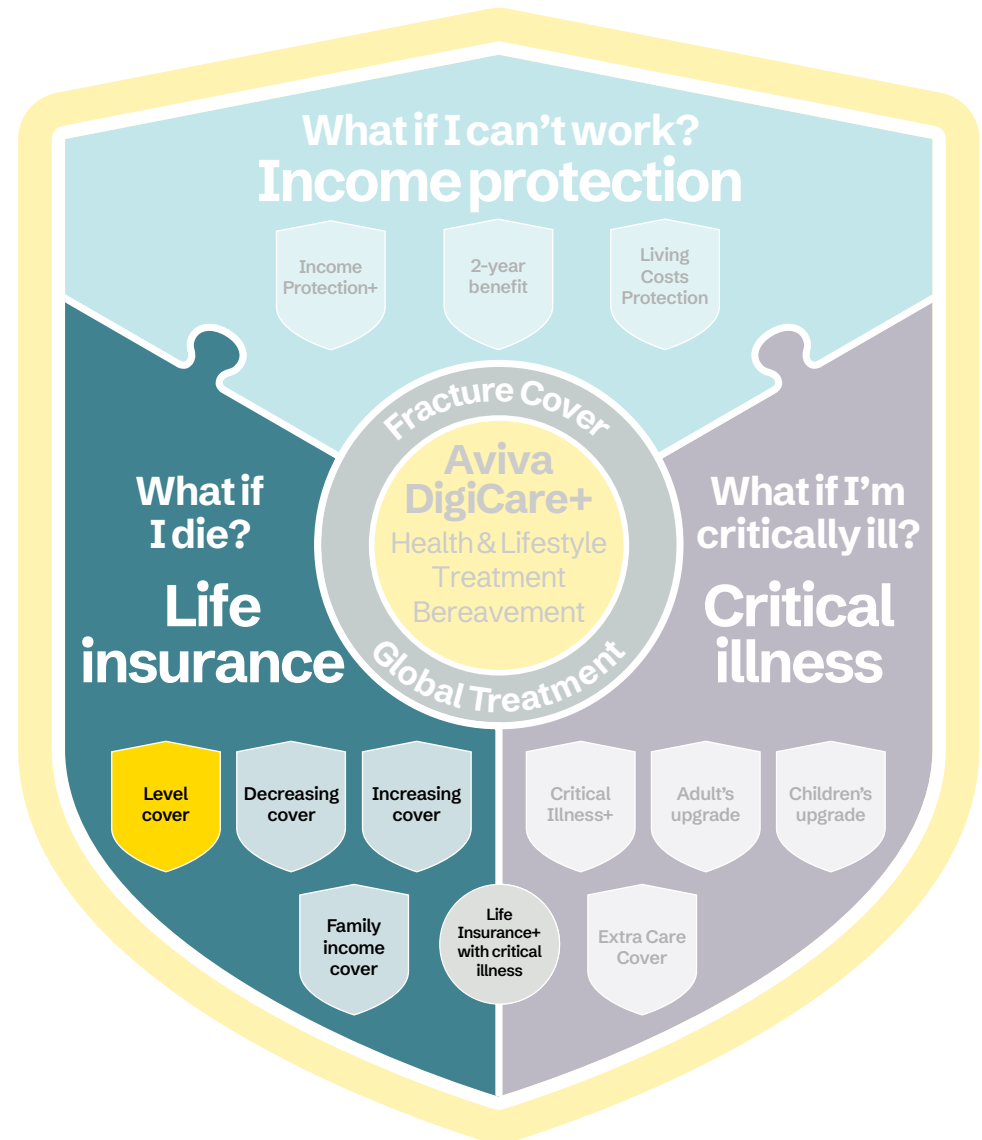
- ✓ Terminal illness benefit
- ✓ Life change and separation benefits (if you're accepted on standard terms)
- ✓ House purchase cover (not available on family income cover)
- ✓ Waiver of premium - available at an additional cost.

## Level cover

Level cover pays a set lump sum cover amount in the event of a valid claim.

The set lump sum cover amount stays the same throughout the term of the policy.

You can find out more about level cover in our [policy summary](#).



# What if I die? Life Insurance+

Life Insurance+ could help protect you and your family financially by paying out a cash lump sum if you were to die during the policy term. Once we pay a full payment claim, the policy will end.

Our cover includes a range of benefits including:

- ✓ Terminal illness benefit
- ✓ Life change and separation benefits (if you're accepted on standard terms)
- ✓ House purchase cover (not available on family income cover)
- ✓ Waiver of premium - available at an additional cost.

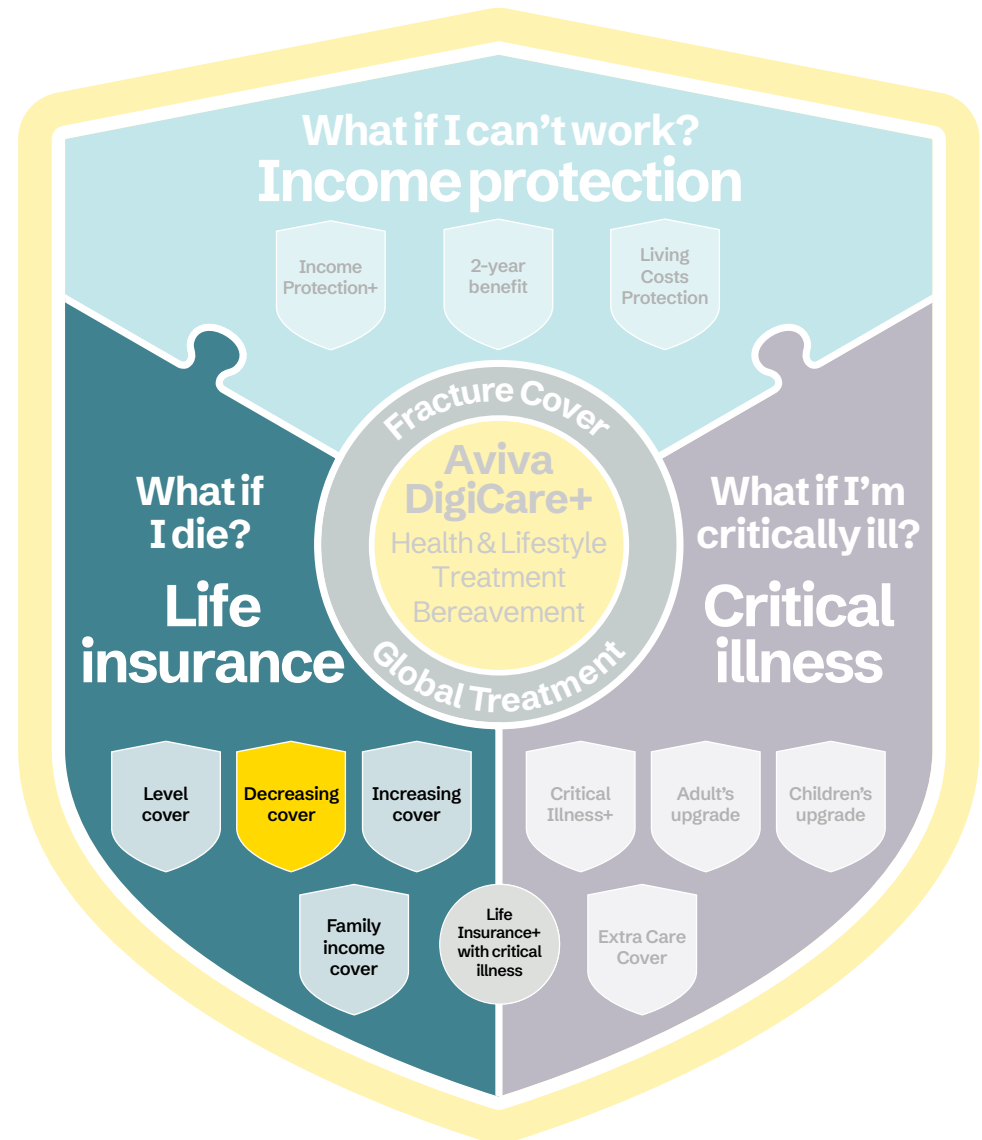
## Decreasing cover

Decreasing cover pays the cover amount as a lump sum if you make a successful claim but the lump sum cover amount decreases each month.

This decrease is typically in line with the amount outstanding on a repayment loan, such as a capital and interest mortgage.

Decreasing cover uses a fixed interest rate selected at the start of the policy from 4% to 15%.

You can find out more about decreasing cover in our [policy summary](#).



# What if I die? Life Insurance+

Life Insurance+ could help protect you and your family financially by paying out a cash lump sum if you were to die during the policy term. Once we pay a full payment claim, the policy will end.

Our cover includes a range of benefits including:

- ✓ Terminal illness benefit
- ✓ Life change and separation benefits (if you're accepted on standard terms)
- ✓ House purchase cover (not available on family income cover)
- ✓ Waiver of premium - available at an additional cost.

## Increasing cover

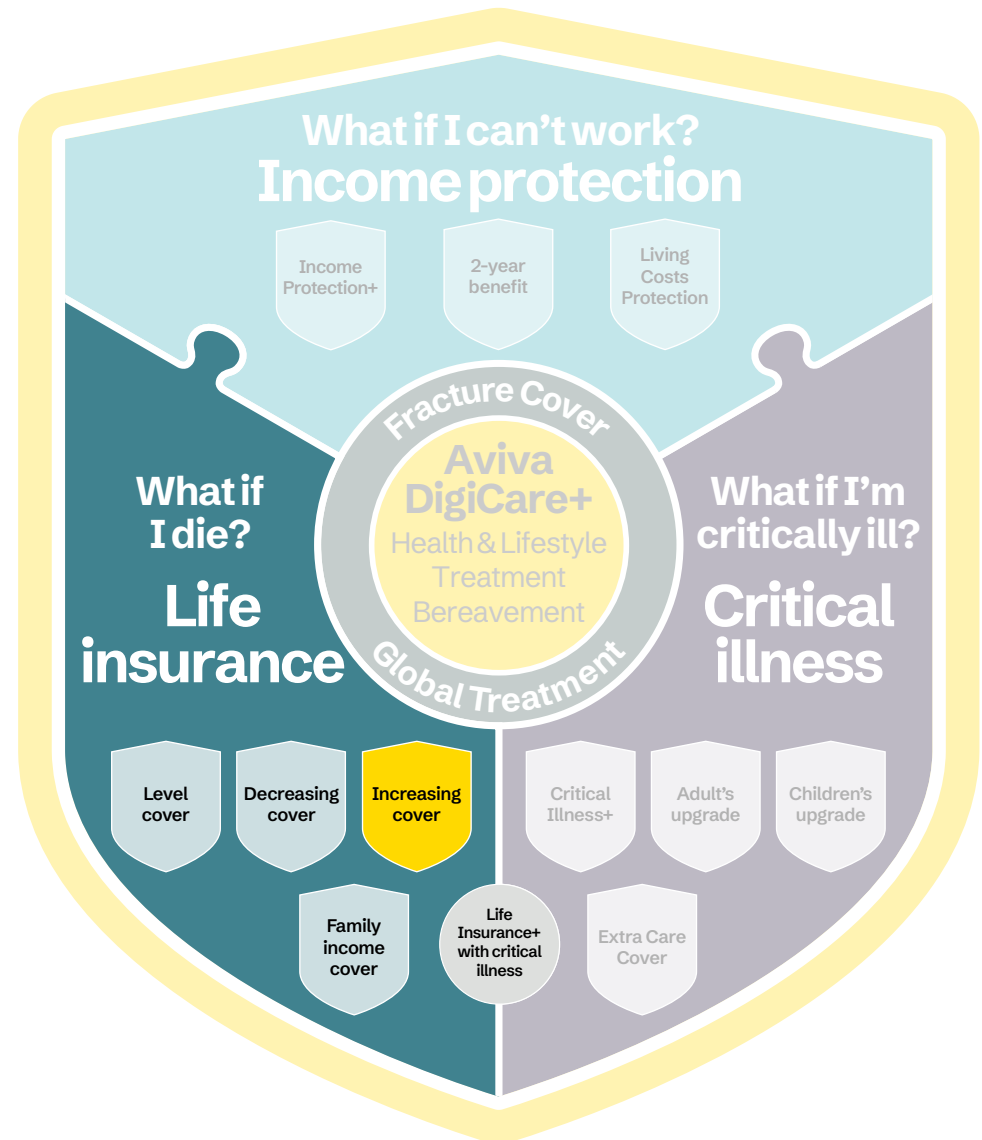
Inflation might reduce the value of your cover over time. You can choose increasing cover which allows you to automatically increase your cover amount each year without any more health and lifestyle questions being asked.

You can choose between fixed or index-linked increasing cover. This means your premiums will also go up each year alongside your cover amount, at a higher percentage rate.

If one year you don't want your cover or your premiums to go up, you can skip an increase. Your benefit and your premiums will stay level that year.

If you do this three years in a row, we'll take increasing cover off your policy. That means we won't automatically increase your benefit or premiums after that. You won't be able to add increasing cover back on to your policy later.

You can find out more about increasing cover in our [policy summary](#).





# What if I die? Life Insurance+

Life Insurance+ could help protect you and your family financially by paying out a cash lump sum if you were to die during the policy term. Once we pay a full payment claim, the policy will end.

Our cover includes a range of benefits including:

- ✓ Terminal illness benefit
- ✓ Life change and separation benefits (if you're accepted on standard terms)
- ✓ House purchase cover (not available on family income cover)
- ✓ Waiver of premium - available at an additional cost.

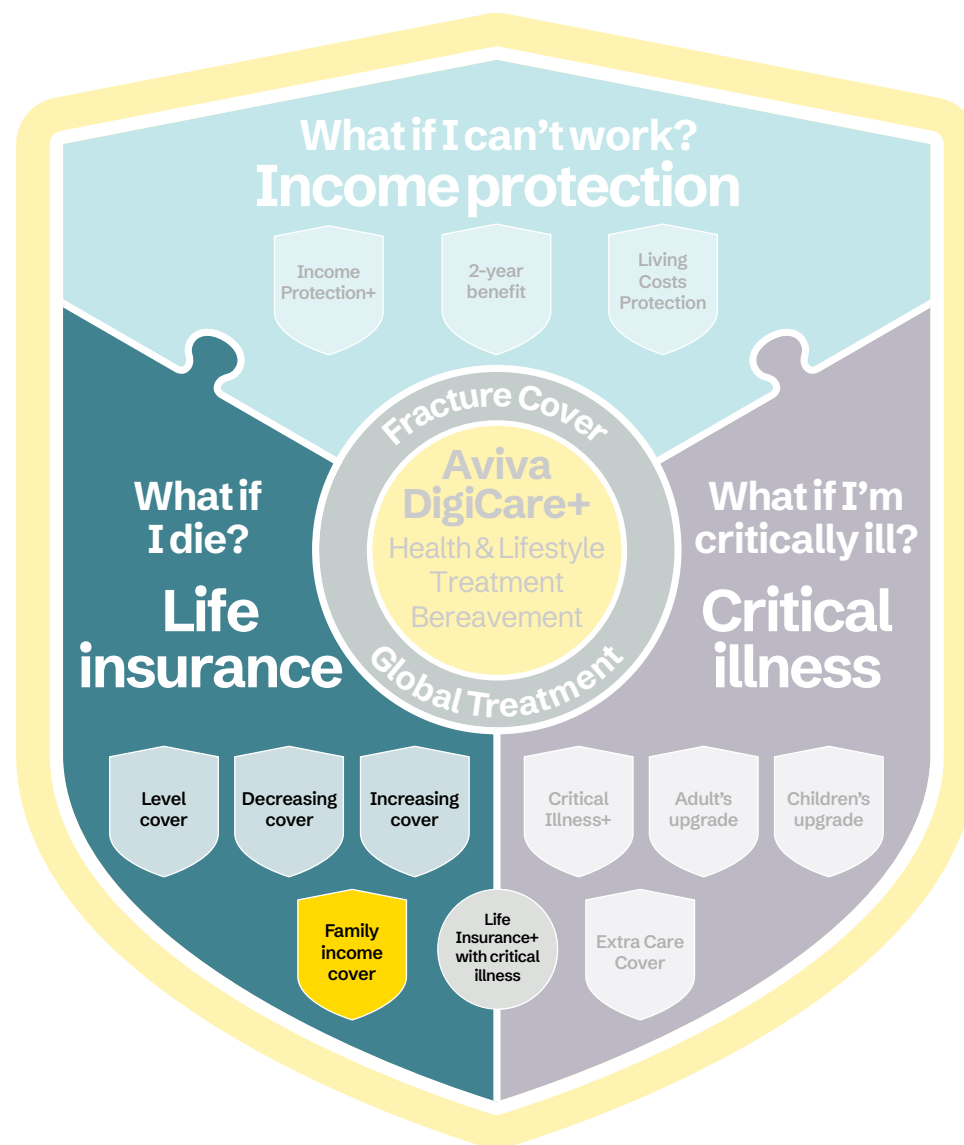
## Family income cover

With family income cover, you can choose to have your agreed cover paid out in monthly instalments, rather than a lump sum, in the event of a valid claim.

The monthly instalments are:

- Paid as a fixed monthly amount over the period agreed in the cover.
- Paid from the date we accept a claim until the policy end date.

You can find out more about family income cover in our [policy summary](#).



# What if I die or become critically ill? Life Insurance+ with Critical illness cover

You can add critical illness cover to a Life Insurance+ policy - offering you the benefits of both life and critical illness cover.

Life Insurance+ with critical Illness cover could help protect you and your family financially by paying out a cash lump sum if you were to die during the policy term, or if you are diagnosed with, or undergo surgery for, a critical illness that meets our policy definition during the policy term and then survive at least 10 days.

We only cover the critical illnesses we define in our policy and no others. This includes serious conditions such as strokes, heart attacks and certain types of cancer.

This cover pays out if you either:

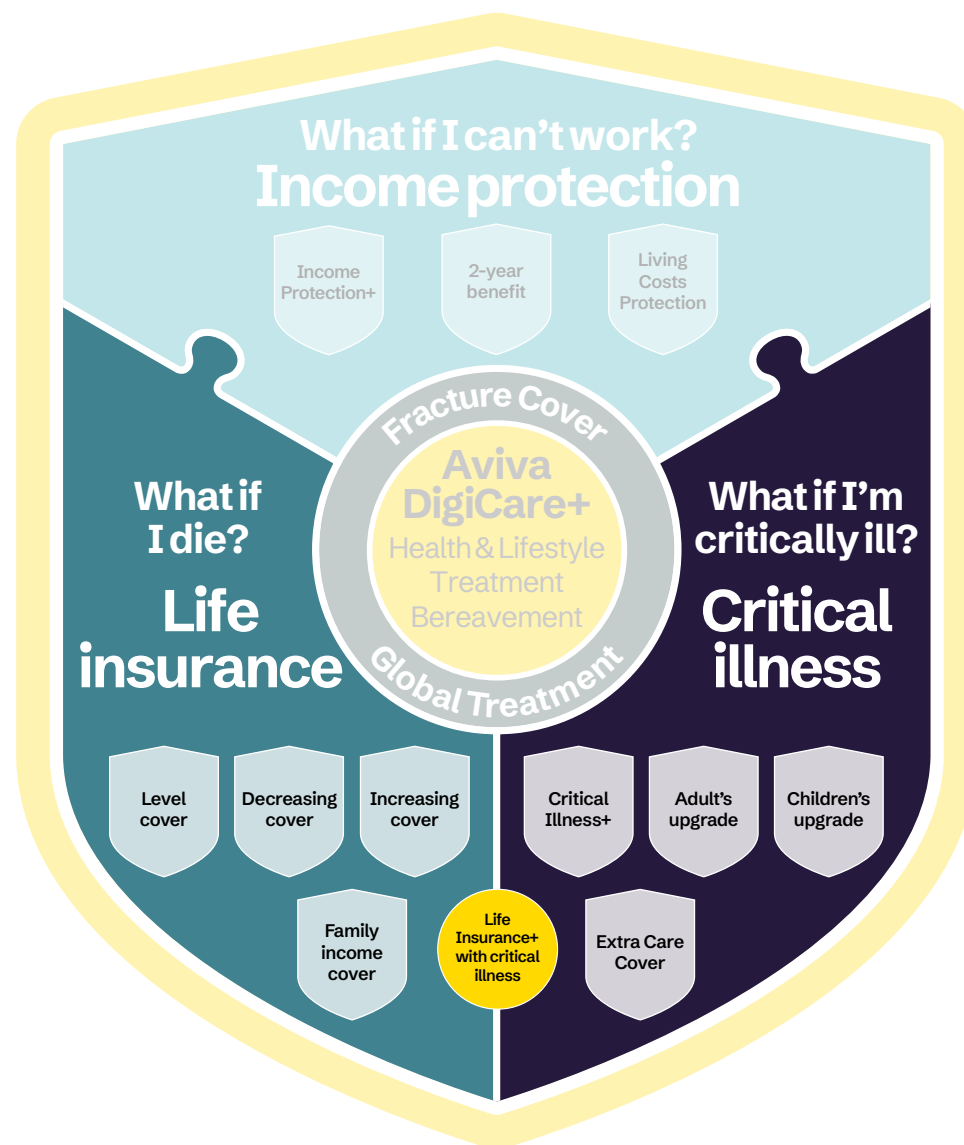
- die, or
- make a valid critical illness claim.

If you select Life Insurance+ with critical illness, you can still add the upgrade options to the critical illness cover. These include

- **Adult's upgrade,**
- **Children's upgrade** and
- **Extra Care Cover.**

Once we pay a full payment claim, the policy will end. You can find out more about Life Insurance+ with critical illness cover in our [policy summary](#).

If you would like the life cover to continue in the event of a critical illness claim, then you could consider stand-alone policies.



# Optional add-on: Fracture Cover

A broken bone can mean time off work and possibly a loss of earnings.

With Fracture Cover you can benefit from a lump sum payment if you suffer one of 18 specified fractures during a 12-month period.

For an additional cost of just £4 a month you can:

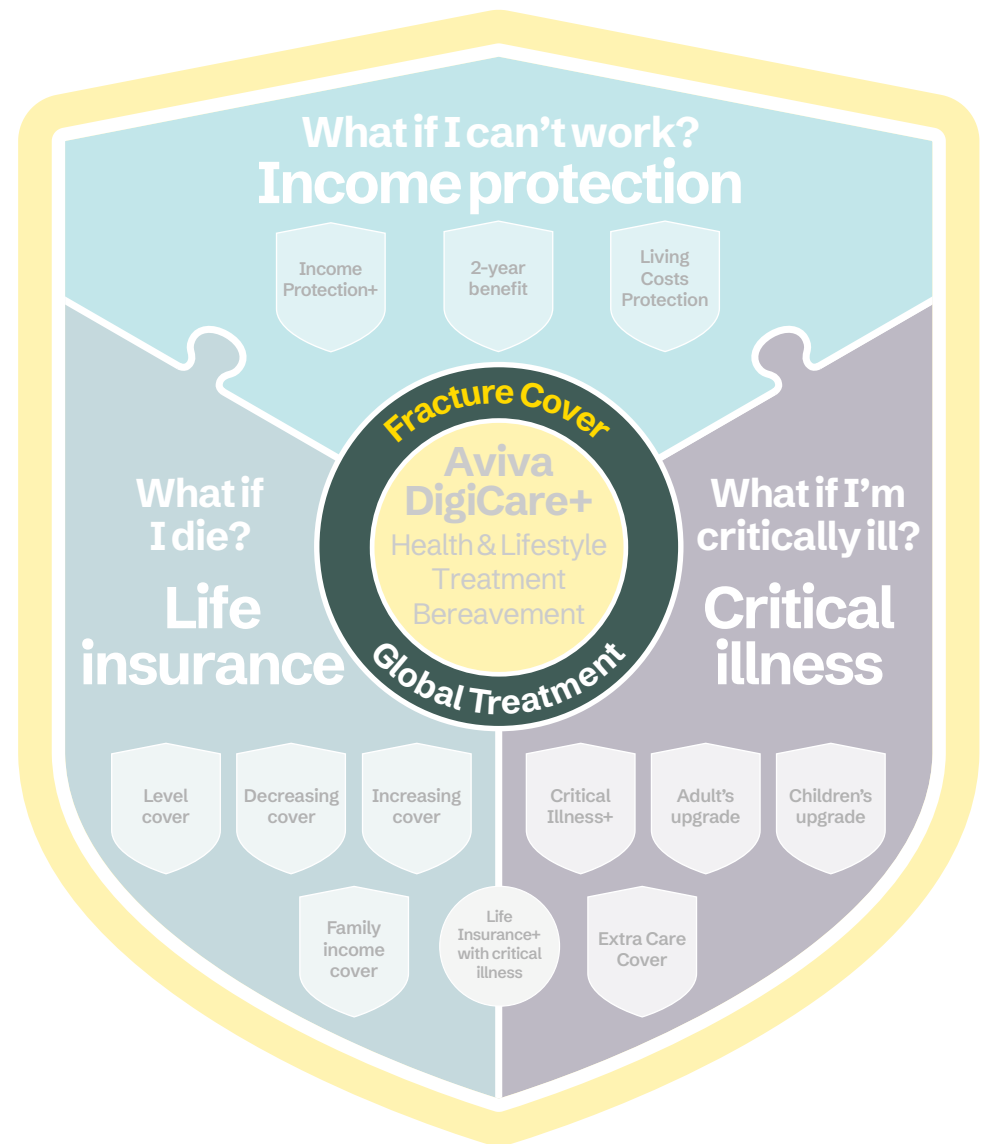
- ✓ Receive a payment of up to £6,000 per claim if you break a bone. The amount paid will depend on the type and severity of fracture.
- ✓ Make one claim in any 12 month period, for the first fracture that happens during that 12 month period.
- ✓ Receive the highest pay-out if you suffer multiple fractures at the same time.
- ✓ Receive physiotherapy support in the event of a successful claim (provided by IPRS Health) if you are an income protection customer. This is a non-contractual benefit Aviva can change or withdraw at any time.

Please note that:

- Claiming on Fracture Cover won't affect your other policies.
- Some sports and skiing injuries are covered (please refer to the policy conditions on what sports are not covered, available from your adviser).
- Fracture Cover is only available when you buy Aviva Life Insurance+, Critical Illness+, Income Protection+ or Living Costs Protection cover.

In 2023, we paid 90.4% of fracture cover claims we received, paying out £2 million to 812 customers, with an average payout of £2,513.\*

You can find out more about Fracture Cover in our [products guide](#).



# Optional add-on: Global Treatment

If you became seriously ill, you wouldn't be just facing a diagnosis that could affect your whole life. You'd be facing the overwhelming task of having to digest complex medical information and make important decisions about your future. That's a lot to take in.

What you'd need is the right treatment, delivered quickly and seamlessly. That could be NHS treatment. It could be private treatment. Or it could be treatments outside of the UK which are better abroad, or simply aren't available at home.

That's why we offer Global Treatment alongside Aviva's Life Insurance+, Critical Illness+, Income Protection+ and Living Costs Protection cover, for an additional £3 per month.

Global Treatment isn't a replacement of the NHS. It's simply designed to complement the NHS and private care to give you the power of choice. Working alongside Further, we offer Global Treatment to our policyholders and their eligible children if you are diagnosed with one of our six defined serious illnesses.

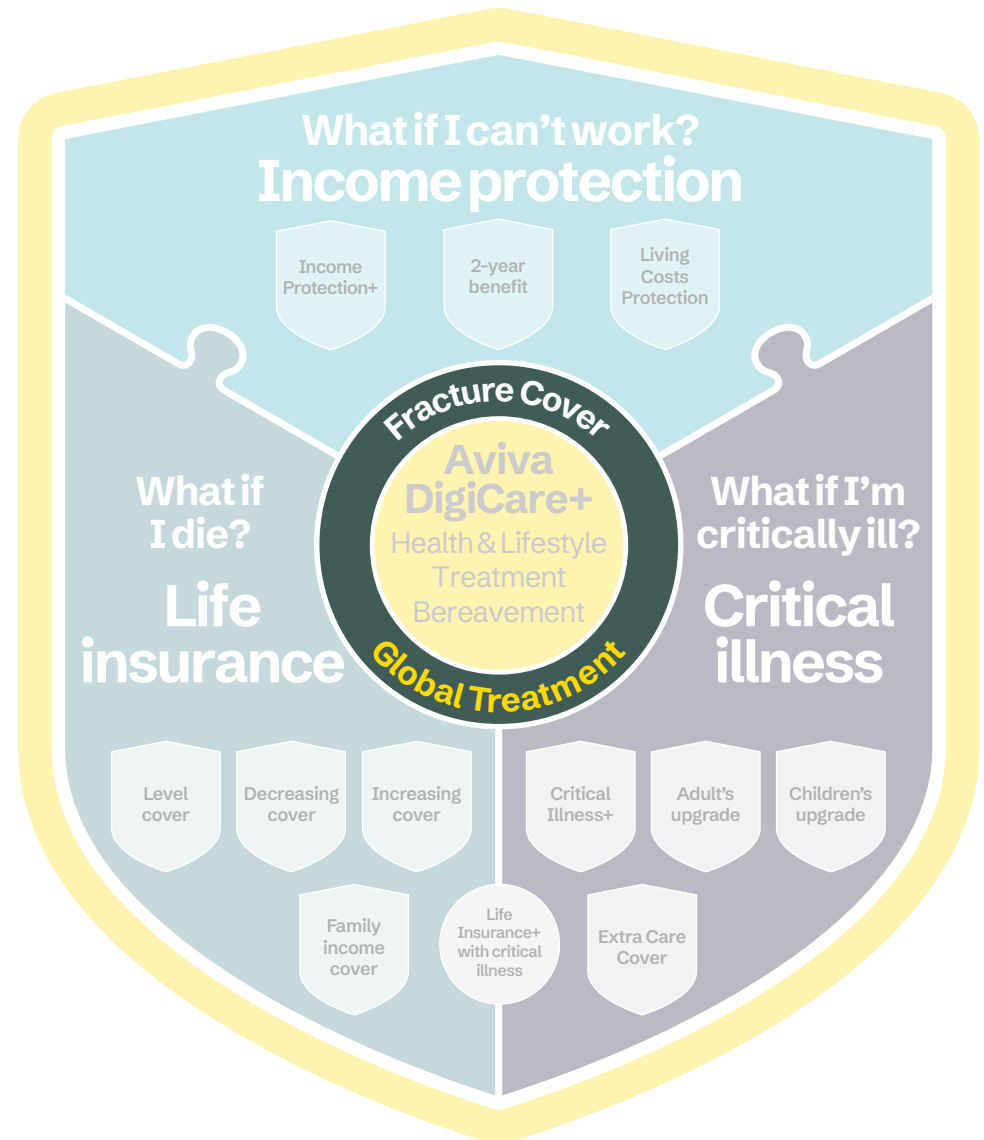
Global Treatment gives direct access to the latest treatments for your condition, outside of the UK. Further then arrange all logistics involved with the process, including travel, accommodation, medical appointments and wider expertise as part of their end-to-end service.

Please note that Global Treatment renews every three years. At this point your premium may change.



## Find out more about Global Treatment

- ▶ Global Treatment
- ▶ Jenna's story
- 📄 Global Treatment guide



# Health and wellbeing support: Aviva DigiCare+

With our policies you get so much more than just financial support. When you take out an Aviva personal protection policy featured on our shield, you can relax knowing that we'll be there for you when it really matters.

Not only that, you and your eligible family members will benefit from access to the Aviva DigiCare+ app and services, provided by Square Health and a number of carefully selected partners. The app aims to help you prevent, detect and manage common health and wellbeing problems.

It connects you and eligible family members with private GP's, specialist clinicians, nutritionists, and psychologists provided by partners. Aviva DigiCare+ offers:

✓ Health and Lifestyle benefits ✓ Treatment options ✓ Bereavement support.

Having all the benefits in one place on the app helps to make following advice with action, simple and straightforward. Aviva DigiCare+ lets you access video consultations, review your consultation history and keep track of your allowance, all in a few taps of your phone.

Of course, the main reason for taking out a policy with us is financial protection – you shouldn't take out a policy for Aviva DigiCare+ alone.

Aviva DigiCare+ is a non-contractual benefit Aviva can change or withdraw at any time. Terms and conditions, residency restrictions and privacy policy apply, and can be found within the app.



## Find out more about Aviva DigiCare+

- ▶ **Introducing Aviva DigiCare+**
- ▶ **Aviva DigiCare+ guide**
- ▶ **Domonik's story**
- ▶ **Gregg's story**
- ▶ **Marlena's story**



# Health and wellbeing support: Aviva DigiCare+

## Health & Lifestyle

By promoting healthier habits and encouraging changes in attitude and action, it's possible to head off the appearance or development of a range of conditions that adversely impact health.

**The Aviva DigiCare+ aims to help prevent, detect and manage health conditions through three key areas of support:**

### An annual health check<sup>1</sup>

Square Health offers an annual blood test (sent to your home) that will check 20 different health markers, including diabetes risk, cholesterol status and liver health followed by a personalised report and private digital GP appointment.

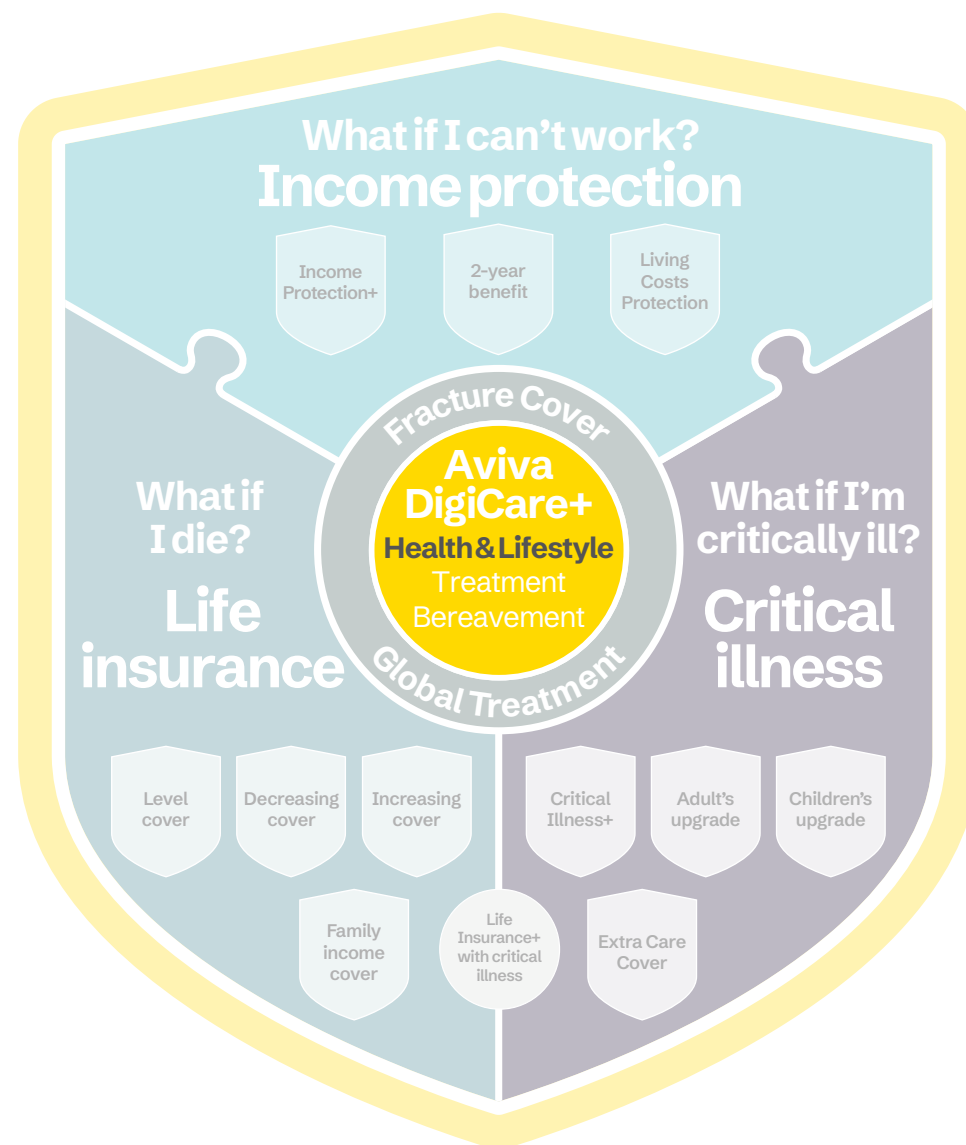
### Nutritional support

Advice from a nutritionist on how to change your relationship with food, address bad habits and reach your nutritional goals. Square Health provides six sessions a year that can be shared between you and eligible family.

### A healthy discount<sup>2</sup>

Enjoy great savings on a variety of products and services to help you get active and keep healthy. From gym memberships, including a wide range of health and fitness club names, to on-line workouts, at home fitness and an array of other products and services that can enhance a healthy lifestyle, there is something for everyone.

You can find out more about these services in our [Aviva DigiCare+ guide](#). Aviva DigiCare+ is a non-contractual benefit Aviva can change or withdraw at any time. Terms and conditions, residency restrictions and privacy policy apply, and can be found within the app.



# Health and wellbeing support: Aviva DigiCare+

## Treatment

Managing health and wellbeing is about mitigating the impact of health conditions through lifestyle changes, whilst also knowing where to go to access treatment when it's needed.

**The Aviva DigiCare+ app offers the following access to medical experts:**

### Private digital GP appointment

Square Health offers up to three 20 minute digital appointments a year which can be shared between you and eligible family at no extra cost.

### Bupa Anytime HealthLine

Call the Bupa Anytime HealthLine to speak to a qualified Nurse, for unlimited everyday health support 24/7.

### Mental health support

Counselling and advice, for when times get tough. Square Health provides six sessions a year that can be shared between you and eligible family.

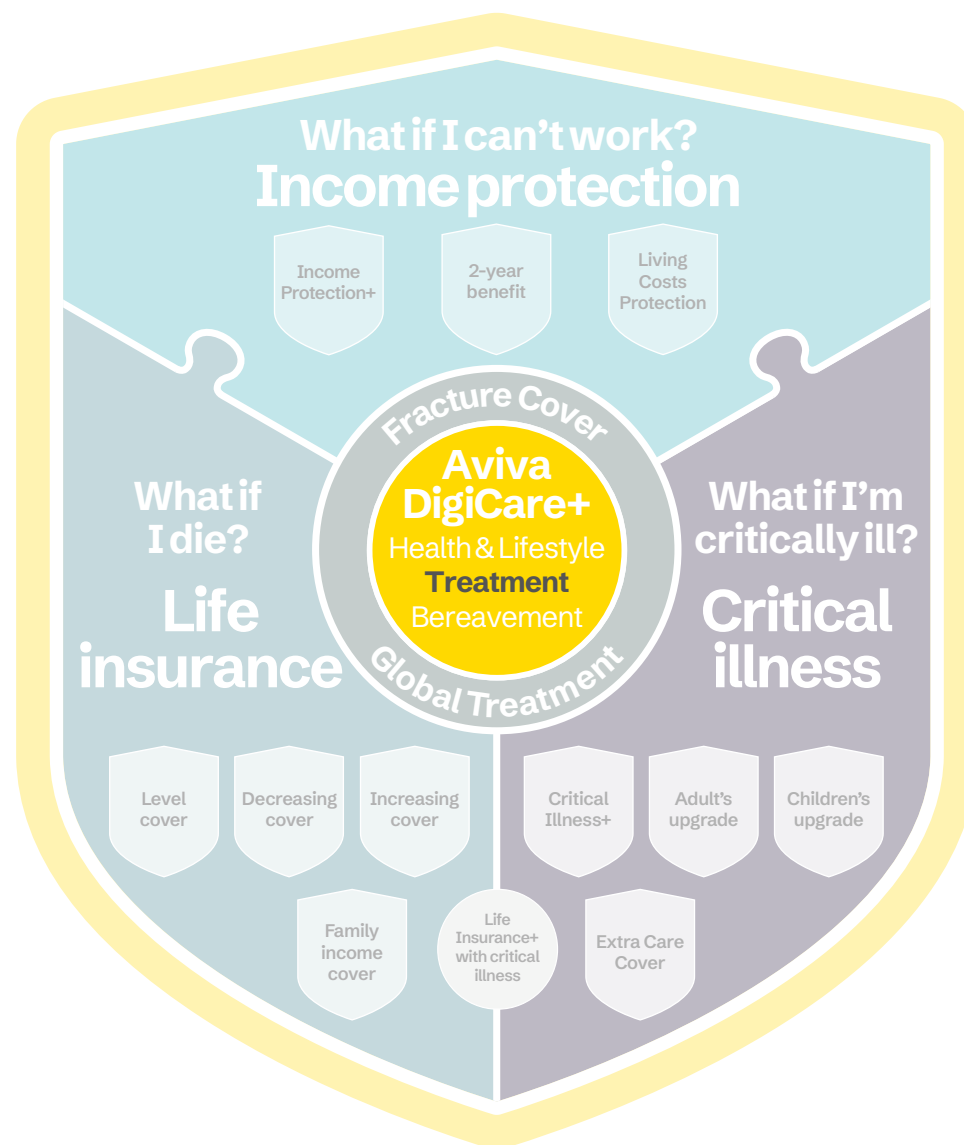
### Second medical opinion

For an expert opinion on your initial diagnosis and treatment plan. Square Health offers access to two second medical opinions a year which can be shared between you and eligible family.

### Physiotherapy (Income Protection+ customers only)<sup>1</sup>

To manage injuries and conditions and prevent them from worsening. IPRS Health provide three sessions per condition for up to two separate conditions per year. Available to Income Protection+ Insurance customers only.

You can find out more about these services in our [Aviva DigiCare+ guide](#). Aviva DigiCare+ is a non-contractual benefit Aviva can change or withdraw at any time. Terms and conditions, residency restrictions and privacy policy apply, and can be found within the app.



# Health and wellbeing support: Aviva DigiCare+

## Bereavement support

In the event of a bereavement, would you know who to inform and what practical steps you'd need to take? If the worst were to happen to you or your loved ones, we know you'd want to make sure those left behind have all the support they need. Not just financially but in terms of practical assistance and emotional care.

**The Aviva DigiCare+ app offers the following access to bereavement support:**

### Bereavement counselling

For the times when you need it most, Square Health offers six extra mental health sessions for 12 months after the death of a close family member.

### Bereavement Support Line

Provides support for any children, young people, and their families impacted by the death of someone close.

The Bereavement Support Line is provided by the charity Grief Encounter and can also be accessed directly through their website or by phone.

You can find out more about these services in our [Aviva DigiCare+ guide](#). Aviva DigiCare+ is a non-contractual benefit Aviva can change or withdraw at any time. Terms and conditions, residency restrictions and privacy policy apply, and can be found within the app.

### Legal Services<sup>1</sup>

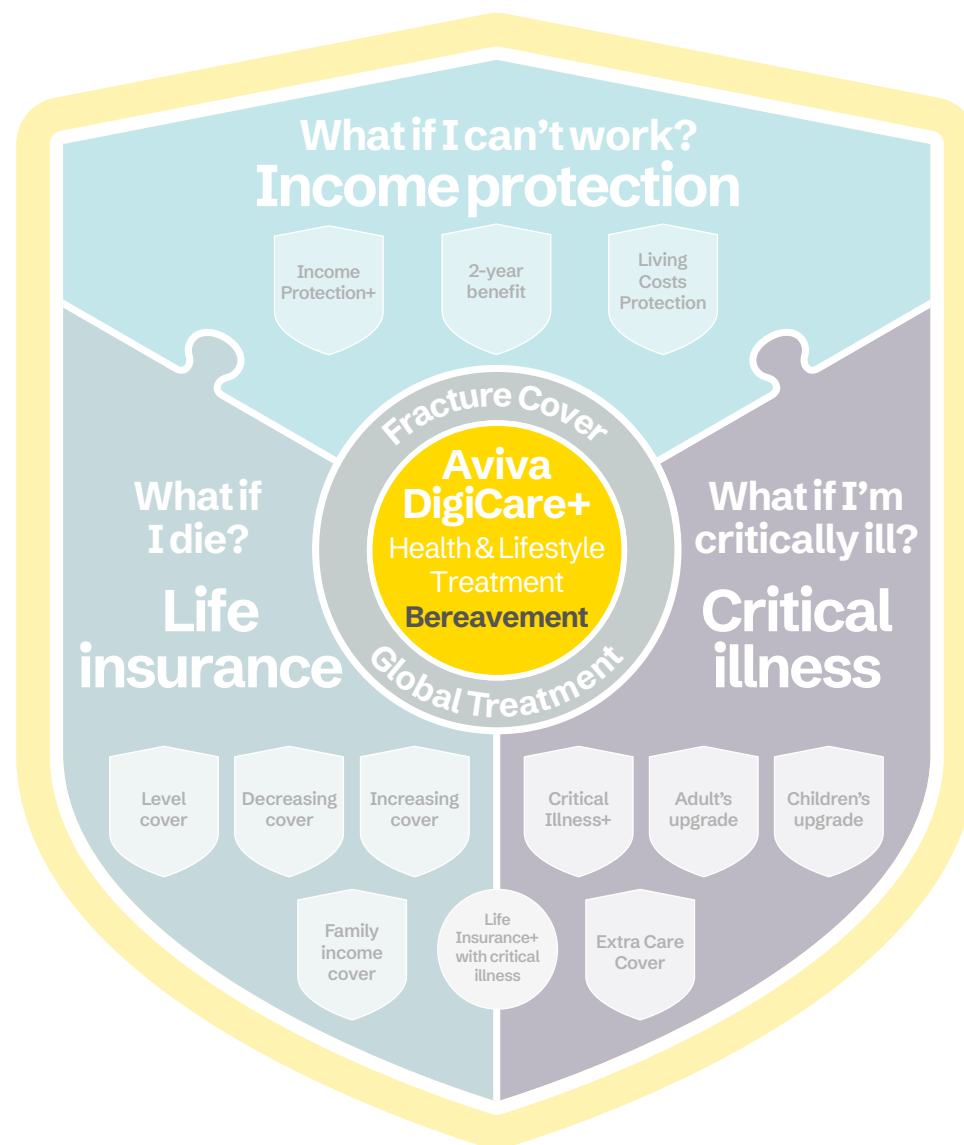
Support for the bereaved through the often-complex process that follows the death of a loved one. Provided by Red Apple Law.

### Fast-tracked funeral payments

The payment of funds from a death claim directly to the funeral director, up to £11,000 per claim.

### Bereavement guide

A practical guide to registering a death and arranging a funeral, amongst other useful information to consider at this time.





# Find out more...

- ▶ What is protection video
- ▶ More than just a roof over your head
- ▶ The shield checklist

## Income protection

- ▶ The difference income protection can make
- ▶ Mick's story

## Critical illness

- ▶ Our products
- ▶ Critical illness quick reference guide
- ▶ Emma's story
- ▶ Linda's story
- ▶ Iain's story

## Life insurance

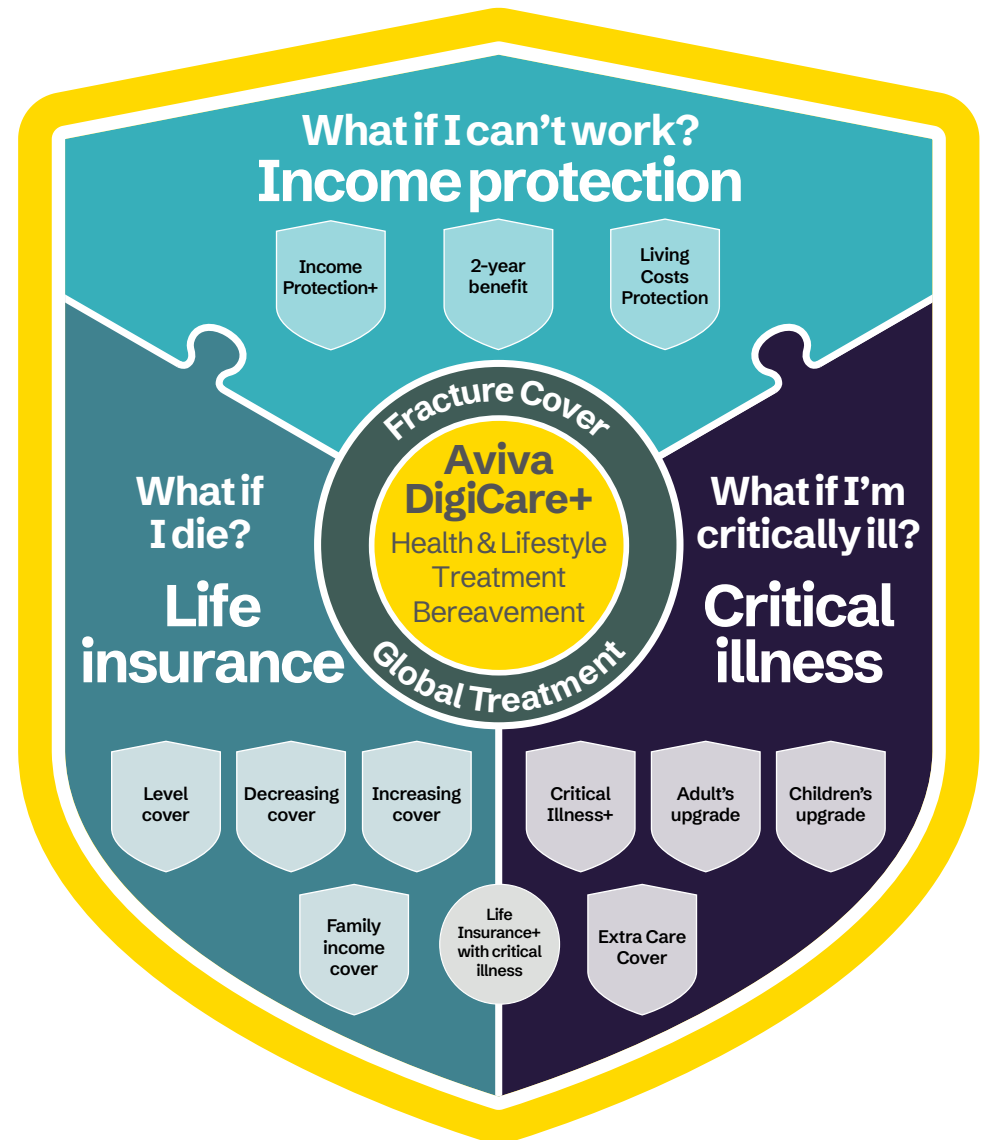
- ▶ Life Insurance+ policy summary

## Global Treatment

- ▶ Global Treatment video
- ▶ Jenna's story
- ▶ Global Treatment guide

## Aviva DigiCare+

- ▶ Introducing Aviva DigiCare+
- ▶ Aviva DigiCare+ guide
- ▶ Domonik's story
- ▶ Gregg's story
- ▶ Marlena's story



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